

Information to identify the case:

Debtor 1	Tak J. Wong	Social Security number or ITIN xxx-xx-2279
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-34369-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tak J. Wong
aka Takjong Wong

3/8/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tak J. Wong
Debtor

Case No. 17-34369-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 08, 2021

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2021:

Recip ID	Recipient Name and Address
db	+ Tak J. Wong, 728 Ziegler Ave., Linden, NJ 07036-2633
517209651	+ Apotheker Scian, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
517209653	+ Bank of America, ATTN: Frederic Weinberg, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
517299403	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517209664	+ CAVALRY SPV I PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
517209677	+ EOS CCA, PO BOX 981008, BOSTON, MA 02298-1008
517209684	+ Elizabeth Rodriguez, 728 Ziegler Ave., Linden, NJ 07036-2633
517209681	+ Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
517209688	+ STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 08 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517209649	+ EDI: AMEREXPR.COM	Mar 09 2021 01:43:00	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517247131	EDI: BECKLEE.COM	Mar 09 2021 01:43:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517209655	EDI: BANKAMER.COM	Mar 09 2021 01:43:00	BANKAMERICA, PO BOX 982238, EL PASO, TX 79998
517209656	EDI: BANKAMER.COM	Mar 09 2021 01:43:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517209654	+ EDI: BANKAMER.COM	Mar 09 2021 01:43:00	BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
517209659	+ EDI: CAPITALONE.COM	Mar 09 2021 01:43:00	CAP1/BSTBY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517209660	EDI: CAPITALONE.COM	Mar 09 2021 01:43:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517209661	+ EDI: CAPONEAUTO.COM	Mar 09 2021 01:43:00	CAPITAL ONE AUTO FINAN, 3901 DALLAS PKWY, PLANO, TX 75093-7864
517209662	+ Email/Text: bankruptcy@cavps.com	Mar 08 2021 21:41:00	CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
517209666	+ EDI: CITICORP.COM	Mar 09 2021 01:43:00	CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282

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517209665	+ EDI: CITICORP.COM	Mar 09 2021 01:43:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517209673	+ EDI: WFNNB.COM	Mar 09 2021 01:43:00	COMENITYBK/COLDWATER, 3100 EASTON SQUARE PL, COLUMBUS, OH 43219-6232
517209674	+ EDI: WFNNB.COM	Mar 09 2021 01:43:00	COMENITYBK/HOTTOPIC, PO BOX 182789, COLUMBUS, OH 43218-2789
517209675	+ EDI: WFNNB.COM	Mar 09 2021 01:43:00	COMENITYCAP/BOSCOVS, PO BOX 182120, COLUMBUS, OH 43218-2120
517239830	+ Email/Text: bankruptcy@cavps.com	Mar 08 2021 21:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517209676	EDI: CITICORP.COM	Mar 09 2021 01:43:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517209678	+ EDI: CITICORP.COM	Mar 09 2021 01:43:00	GOODYR/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517209667	EDI: JPMORGANCHASE	Mar 09 2021 01:43:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209679	+ Email/Text: PBNCNotifications@perituservices.com	Mar 08 2021 21:39:00	KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517275465	+ Email/Text: camanagement@mtb.com	Mar 08 2021 21:40:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517209682	Email/Text: camanagement@mtb.com	Mar 08 2021 21:40:00	M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
517209683	+ EDI: NAVIENTFKASMSERV.COM	Mar 09 2021 01:43:00	NAVIENT, 123 S JUSTISON ST STE 30, WILMINGTON, DE 19801-5363
517209685	EDI: WFFC.COM	Mar 09 2021 01:43:00	RYMR&FLNIGN, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306
517209687	+ EDI: CITICORP.COM	Mar 09 2021 01:43:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
517339901	EDI: NAVIENTFKASMSERV.COM	Mar 09 2021 01:43:00	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517209690	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/6TH AVE ELECTRNC, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517209692	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
517209693	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/CAR CARE MEIN&MA, PO BOX 965036, ORLANDO, FL 32896-5036
517209694	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/CAR CARE PEP BOY, PO BOX 965036, ORLANDO, FL 32896-5036
517209695	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517209696	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/LENSCRAFTERS, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517209697	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/OLDDNAVYDC, PO BOX 965005, ORLANDO, FL 32896-5005
517209698	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/ONDC, PO BOX 965005, ORLANDO, FL 32896-5005
517209699	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
517209700	+ EDI: RMSC.COM	Mar 09 2021 01:43:00	SYNCB/TOYSRUSDC, PO BOX 965005, ORLANDO, FL 32896-5005

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517209686 + Email/Text: bk-notification@sps-law.com

Mar 08 2021 21:39:00

Schachter Portnoy LLC, 3490 US Route 1, Suite 6,
Princeton, NJ 08540-5920

517209701 + EDI: WTRRNBNK.COM

Mar 09 2021 01:43:00

TD BANK USA/TARGETCRED, PO BOX 673,
MINNEAPOLIS, MN 55440-0673

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517209658	CAP1/BSTBY	
517209650	*+	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517209652	*+	Apothanker Scian, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
517209657	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court; BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517209663	*+	CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
517270907	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517324805	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517209668	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209669	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209670	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209671	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209672	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517209680	*+	KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517209689	*+	STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543
517209691	*+	SYNCB/6TH AVE ELECTRNC, C/O PO BOX 965036, ORLANDO, FL 32896-0001

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor LakeView Loan Servicing LLC rsolarz@kmllawgroup.com

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Russell L. Low

on behalf of Debtor Tak J. Wong ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 5